

# ACCOUNT RATE SHEET

Effective April 26, 2024 through May 2, 2024

## Savings and Money Market Accounts

Account Type	Minimum Deposit to Open Account	Minimum Balance to Earn Dividends	Dividend Rate	Annual Percentage Yield	Minimum Balance to Avoid Fees
<b>Main Savings Account</b>  <i>Minimum balance to open and maintain this account is \$5.00. Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance.</i>	\$5	\$ .01 - 2,499.99	0.250%	<b>0.25%</b>	N/A*
		\$ 2,500.00 - 7,499.99	0.250%	<b>0.25%</b>	
		\$ 7,500.00 - 9,999.99	0.250%	<b>0.25%</b>	
		\$ 10,000.00 - 24,999.99	0.250%	<b>0.25%</b>	
		\$ 25,000.00 - 49,999.99	0.250%	<b>0.25%</b>	
		\$ 50,000.00 - 99,999.99	0.250%	<b>0.25%</b>	
		\$100,000.00 and Over	0.250%	<b>0.25%</b>	
<b>Additional Savings, Holiday &amp; Club Savings Accounts</b>	None	Same as Main Savings Account Above			N/A
<b>IRA Savings Account</b>  <i>Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance.</i>	None	\$ .01 - 2,499.99	1.975%	<b>2.00%</b>	N/A
		\$ 2,500.00 - 7,499.99	1.977%	<b>2.00%</b>	
		\$ 7,500.00 - 9,999.99	1.977%	<b>2.00%</b>	
		\$ 10,000.00 - 24,999.99	2.223%	<b>2.25%</b>	
		\$ 25,000.00 - 49,999.99	2.223%	<b>2.25%</b>	
		\$ 50,000.00 - 99,999.99	2.467%	<b>2.50%</b>	
		\$100,000.00 - \$249,999.99	2.467%	<b>2.50%</b>	
		\$250,000.00 - \$499,999.99	2.467%	<b>2.50%</b>	
<b>Money Market Account</b>  <i>Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance.</i>	\$2,500	\$ .01 - 2,499.99	0.791%	<b>0.80%</b>	\$2,500
		\$ 2,500.00 - 7,499.99	0.792%	<b>0.80%</b>	
		\$ 7,500.00 - 9,999.99	0.842%	<b>0.85%</b>	
		\$ 10,000.00 - 24,999.99	0.892%	<b>0.90%</b>	
		\$ 25,000.00 - 49,999.99	0.991%	<b>1.00%</b>	
		\$ 50,000.00 - 99,999.99	1.139%	<b>1.15%</b>	
		\$100,000.00 - \$249,999.99	1.781%	<b>1.80%</b>	
		\$250,000.00 - \$499,999.99	2.076%	<b>2.10%</b>	
\$500,000.00 and Over	2.174%	<b>2.20%</b>			

\* There is no Savings Account specific monthly low balance fee or monthly service charge; however, we charge a Low Balance Fee of \$5 if the combined total of all savings, checking, money market, certificate, and outstanding loan balances within the same account structure is less than \$1,000 on the last day of the month. This fee is waived for members who are age 24 and under, have a brokerage relationship with Logix, or qualify at the Silver, Gold, or Platinum level of Relationship Rewards for the statement period.

This Logix Federal Credit Union Account Rate Sheet is incorporated as part of your New Account Application and the Membership and Accounts Agreement and Disclosure. Fees may reduce earnings. See our Schedule of Service Charges and Fees for complete information on fees and service charges and other ways to waive or avoid such fees.



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See Next Page for Checking Rate Information



# ACCOUNT RATE SHEET

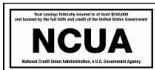
Effective April 26, 2024 through May 2, 2024

## Checking Accounts

Account Type	Minimum Deposit to Open Account	Minimum Balance to Earn Dividends	Dividend Rate	Annual Percentage Yield	Minimum Balance to Avoid Fees
High Rate Checking	\$20,000	\$ 20,000.00 - 49,999.99	0.099%	0.10%	\$20,000
		\$ 50,000.00 - 99,999.99	0.199%	0.20%	
		\$100,000.00 and Over	0.299%	0.30%	
Advantage Checking	\$25	N/A	N/A	N/A	\$750
Teen Checking (ages 13 through 17)	\$25	N/A	N/A	N/A	N/A - No Fee
NextGen Checking (ages 18 through 24)	\$25	N/A	N/A	N/A	\$250

Relationship Rewards Tiers and Rates*									
Premier Checking	Min Bal to Earn Dividends	Base Rate		Silver		Gold		Platinum	
		Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
		\$2,500	0.050%	0.05%	0.100%	0.10%	0.150%	0.15%	0.200%

**APY** = Annual Percentage Yield. This Logix Federal Credit Union (Logix) Account Rate Sheet is incorporated as part of your New Account Application and the Membership and Accounts Agreement and Disclosure. Dividends are earned daily and are paid monthly on the first day of the month. Fees may reduce earnings. Refer to our Schedule of Service Charges and Fees. Dividends are earned on the Premier Checking Account based on your Relationship Rewards Balance Tier. **\*Your Relationship Rewards Tier is determined by adding together the monthly balances your household keeps with Logix, including Savings, Checking, Money Market, and all Loans and Credit Card balances. You must have at least one Logix checking or money market account to qualify. Refer to the Relationship Rewards Program Disclosure for complete information. The Relationship Rewards Balance Tiers are: Silver = \$20,000 / Gold = \$35,000 / Platinum = \$100,000.**



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See Next Page for Certificate and IRA Certificate Rate Information

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# ACCOUNT RATE SHEET

Effective April 26, 2024 through May 2, 2024

## Certificate Accounts and IRA Certificate Accounts

----- Relationship Rewards Tiers and Rates\* ----->

	Min Bal to open & earn Dividends	Base Rate		Silver		Gold		Platinum	
		Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
<b>91 Day</b>	\$1,000	1.093%	<b>1.10%</b>	1.189%	<b>1.20%</b>	1.289%	<b>1.30%</b>	1.731%	<b>1.75%</b>
<b>6 Month</b>	\$1,000	1.439%	<b>1.45%</b>	1.538%	<b>1.55%</b>	1.636%	<b>1.65%</b>	2.081%	<b>2.10%</b>
<b>12 Month</b>	\$1,000	3.346%	<b>3.40%</b>	3.442%	<b>3.50%</b>	3.541%	<b>3.60%</b>	3.975%	<b>4.05%</b>
<b>12 Mo. Flex Certificate</b>	\$1,000	4.887%	<b>5.00%</b>	4.887%	<b>5.00%</b>	4.887%	<b>5.00%</b>	4.887%	<b>5.00%</b>
<b>12 Mo. Bump Certificate</b>	\$5,000	4.605%	<b>4.70%</b>	4.605%	<b>4.70%</b>	4.605%	<b>4.70%</b>	4.605%	<b>4.70%</b>
<b>18 Month</b>	\$1,000	2.420%	<b>2.45%</b>	2.519%	<b>2.55%</b>	2.615%	<b>2.65%</b>	3.055%	<b>3.10%</b>
<b>24 Month</b>	\$1,000	3.443%	<b>3.50%</b>	3.443%	<b>3.50%</b>	3.443%	<b>3.50%</b>	3.443%	<b>3.50%</b>
<b>36 Month</b>	\$1,000	2.372%	<b>2.40%</b>	2.471%	<b>2.50%</b>	2.567%	<b>2.60%</b>	3.007%	<b>3.05%</b>
<b>48 Month</b>	\$1,000	2.519%	<b>2.55%</b>	2.617%	<b>2.65%</b>	2.715%	<b>2.75%</b>	3.153%	<b>3.20%</b>
<b>60 Month</b>	\$1,000	3.445%	<b>3.50%</b>	3.445%	<b>3.50%</b>	3.445%	<b>3.50%</b>	3.445%	<b>3.50%</b>
<b>91 Day - Jumbo</b>	\$100,000	1.198%	<b>1.20%</b>	1.297%	<b>1.30%</b>	1.395%	<b>1.40%</b>	1.839%	<b>1.85%</b>
<b>6 Month - Jumbo</b>	\$100,000	1.543%	<b>1.55%</b>	1.642%	<b>1.65%</b>	1.740%	<b>1.75%</b>	2.182%	<b>2.20%</b>
<b>12 Month - Jumbo</b>	\$100,000	3.449%	<b>3.50%</b>	3.546%	<b>3.60%</b>	3.643%	<b>3.70%</b>	4.077%	<b>4.15%</b>
<b>18 Month - Jumbo</b>	\$100,000	2.525%	<b>2.55%</b>	2.623%	<b>2.65%</b>	2.720%	<b>2.75%</b>	3.158%	<b>3.20%</b>
<b>24 Month - Jumbo</b>	\$100,000	3.449%	<b>3.50%</b>	3.449%	<b>3.50%</b>	3.449%	<b>3.50%</b>	3.449%	<b>3.50%</b>
<b>36 Month - Jumbo</b>	\$100,000	2.476%	<b>2.50%</b>	2.574%	<b>2.60%</b>	2.671%	<b>2.70%</b>	3.110%	<b>3.15%</b>
<b>48 Month - Jumbo</b>	\$100,000	2.623%	<b>2.65%</b>	2.720%	<b>2.75%</b>	2.818%	<b>2.85%</b>	3.255%	<b>3.30%</b>
<b>60 Month - Jumbo</b>	\$100,000	3.449%	<b>3.50%</b>	3.449%	<b>3.50%</b>	3.449%	<b>3.50%</b>	3.449%	<b>3.50%</b>

APY = Annual Percentage Yield. This Logix Federal Credit Union (Logix) Account Rate Sheet is incorporated as part of your New Account Application and the Membership and Accounts Agreement and Disclosure. Dividends are earned daily and are paid monthly on the first day of the month. Fees may reduce earnings. **Certificate Accounts:** The Dividend Rate contracted for all Certificates remains in effect for the entire Certificate Term. The disclosed Annual Percentage Yield assumes dividends remain on deposit until maturity. Dividends may be withdrawn without penalty; however, withdrawal of principal results in an Early Withdrawal Penalty. Upon maturity, Certificate Account will automatically renew at its current term with the Dividend Rate and Annual Percentage Yield in effect on the date of maturity. 12-Month Flex and Bump Certificates automatically renew as a standard 12-Month Certificate with the Dividend Rate and Annual Percentage Yield in effect on the date of maturity. There is a seven (7) day Grace Period following the date of maturity to make changes to the terms of the Certificate Account without penalty. Minimum balance must be maintained to avoid account closure. If any Certificate Account is closed before its Maturity Date, dividends will be paid from the date of the end of the last dividend period to the date of withdrawal prior to the assessment of an Early Withdrawal Penalty. 12-Month Flex Certificate funds must be "new money" ("new money" defined as money not currently on deposit with Logix Federal Credit Union). 12-month Flex and Bump Certificates cannot be opened as IRA Accounts. Education IRA Certificates (aka Coverdell Education Savings Accounts) require only a \$500 deposit to open, maintain, and earn dividends - you can also make an annual contribution (as permitted by law) during the term of the Certificate. \* **Your Relationship Rewards Tier is determined by adding together the monthly balances your household keeps with Logix, including Savings, Checking, Money Market, and all Loans and Credit Card balances. Please note Certificate balances are not included, and you must have at least one Logix checking or money market account to qualify. Refer to the Relationship Rewards Program disclosure for complete information. The Relationship Reward Balance Tiers are: Silver = \$20,000 / Gold = \$35,000 / Platinum = \$100,000.**



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## 7 MONTH PROMO CERTIFICATE and IRA CERTIFICATE RATE SHEET

Effective April 26, 2024 through May 2, 2024

### 7 Month Promo Certificate and IRA Certificate Rate Sheet

Account Type	Minimum Deposit to Open Account	Minimum Balance to Earn Dividends	Dividend Rate	Annual Percentage Yield
<b>7 Month Promo Certificate</b>	<b>\$5,000</b>	<b>\$5,000</b>	<b>4.600%</b>	<b>4.70%</b>

*Dividends are earned daily and credited and compounded monthly.*

APY = Annual Percentage Yield. 7-Month Promo Certificate: Minimum opening deposit and minimum balance required to earn 4.70% APY and avoid account closure is \$5,000.00. Dividends are earned daily and are compounded and credited monthly on the first day of each month. The APY assumes dividends will remain on deposit until maturity. If you have elected to receive distribution of your dividends monthly, your dividends will not be compounded. Dividends may be withdrawn without penalty; however, withdrawal of principal results in an early withdrawal penalty. Fees could reduce earnings. At maturity, the certificate will automatically renew as a standard 6-Month Certificate at the dividend rate and APY then in effect. The 7-Month Promo Certificate is not available for business accounts. Rate Effective 12/12/23 and is subject to change. 7-Month Promo Certificate may end at any time. Logix membership required. Logix Smarter Banking is a registered trademark of Logix Federal Credit Union.

*This limited time promotional account offer may be discontinued at any time without notice.*



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FIN02-7 (12/23)122



# 13 MONTH PROMO CERTIFICATE RATE SHEET

Effective April 26, 2024 through May 2, 2024

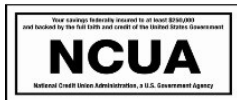
## 13 Month Promo Certificate Rate Sheet

Account Type	Minimum Deposit to Open Account	Minimum Balance to Earn Dividends	Dividend Rate	Annual Percentage Yield
<b>13 Month Promo Certificate</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>4.649%</b>	<b>4.75%</b>

*Dividends are earned daily and credited and compounded monthly.*

APY = Annual Percentage Yield. Minimum opening deposit is \$1,000.00. Minimum balance required to earn 4.75% APY (Annual Percentage Yield) is \$1,000.00. The Dividend Rate and Annual Percentage Yield appearing above are fixed for the term of your Certificate Account. Dividends are earned daily and are compounded and credited monthly on the first day of each month. Fees could reduce earnings. If you have elected to receive distribution of your dividends monthly, your dividends will not be compounded. Dividends may be withdrawn without penalty; however, withdrawal of principal results in an early withdrawal penalty. The 13-Month Promotional Certificate cannot be opened as an IRA. Rate Effective 03/08/24 and is subject to change. 13-Month Promotional Certificate may end at any time.

*This limited time promotional account offer may be discontinued at any time without notice.*



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FIN13-1 (3/24)120



# HIGH RATE SAVINGS RATE SHEET

Effective April 26, 2024 through May 2, 2024

## High Rate Savings Account Rate Sheet

Account Type	Tiers	Balance Range to Earn Dividends	Dividend Rate	Annual Percentage Yield
<b>High Rate Savings</b>	<b>Tier 1</b>	<b>\$25,000 - \$100,000</b>	<b>4.170%</b>	<b>4.25%</b>
	<b>Tier 2</b>	<b>\$100,000.01 and Over</b>	<b>1.781%</b>	<b>1.80%</b>

*Dividends are earned daily and credited and compounded monthly.*

High Rate Savings Account: The minimum deposit required to open the Account is \$25,000.00, which must be made with “new money” or funds not currently on deposit with Logix (transfers from existing Logix accounts are not allowed). There is no minimum balance requirement to maintain the Account. Minimum balance required to earn advertised APY is \$25,000.00. Dividends will be earned each day on each balance split tier balance. The High Rate Savings Account is a variable balance split tiered rate account and the applicable dividend rate and APY is dependent on the account balance. APY is paid at tier rates on balances within each tier.

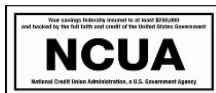
Example 1: If your Account balance is \$50,000.00 and is in Balance Split Tier 1 \$25,000.00 - \$100,000.00, you would receive the rate corresponding to that “balance split tier.”

Example 2: If your account balance is \$150,000.00, \$100,000.00 in Balance Split Tier 1 will earn the rate corresponding to that “balance split tier” and the additional \$50,000.00 will earn the rate corresponding to Balance Split Tier 2 of \$100,000.01 and Over.

The High Rate Savings Account cannot be opened as an IRA. Dividends are earned daily and credited and compounded monthly on the first day of each month. If you close your High Rate Savings Account at any time during the month, we will pay you any earned dividends up to the date of account closure (not including the date of closure). Fees could reduce earnings. Offer only applies to “new money” (“new money” defined as money not currently on deposit with Logix Federal Credit Union). Rates are subject to change after the account is opened.

Logix membership required. Logix Smarter Banking is a registered trademark of Logix Federal Credit Union.

*This limited time promotional account offer may be discontinued at any time without notice.*



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